

## Geographic Codes for HMDA/CRA Editing and Verification

The 2002 file consists of 64,603 observations of four items each:

MSA code  
State code  
County code  
Tract number/BNA

covering the 50 states, DC, Puerto Rico, American Samoa, Guam, Northern Mariana Island, and the Virgin Islands.

- The MSA code will equal 9999 if the state/county/tract-BNA falls outside of a Metropolitan Statistical Area.

- Small counties are tracted or untracted counties with no more than 30,000 population. Untracted counties are counties that were not completely tracted by the Census Bureau and have more than 30,000 population. The Tract-BNA number for a county level will equal 999999 if the state/county is classified as small or untracted. The individual Tract-BNAs are also represented in this file for small or untracted counties. All areas in the United States, DC, Puerto Rico, American Samoa, Guam, Northern Mariana Island, and the Virgin Islands are assigned a Census Tract or BNA number.

- Refer to the HMDA or CRA edits to understand the logic of verifying geographic code combinations. The edit logic for HMDA and CRA differs slightly. (The edits may be obtained by calling the HMDA Assistance line at (202) 452-2016 or the CRA Assistance Line at (202) 872-7584. You may also request a copy via electronic mail at [hmdahelp@frb.gov](mailto:hmdahelp@frb.gov) and [crahelp@frb.gov](mailto:crahelp@frb.gov) or Internet at [www.ffiec.gov/hmda](http://www.ffiec.gov/hmda) and [www.ffiec.gov/cra](http://www.ffiec.gov/cra).)

### Notes:

In New England, if a tract is split between 2 or more MSAs, or between 1 or more MSAs and a non-MSA, the state/county/tract-BNA combination on this file will appear for each MSA and Non-MSA area. The Split Tract Flag field (position 22) will have an "s" for split tracts.

In 2000, two new MSAs were formed; Auburn-Opelika, AL (0580) in Lee County, AL and Corvallis, OR (1890) in Benton County, OR. These counties were previously located in a non-MSA area. Also, the Dade County, FL (025) county code changed to Miami-Dade County, FL (086).

For HMDA purposes, if a county is partially untracted, the entire county is considered untracted.

For HMDA purposes, it is **acceptable** for a HMDA reporter to code census tracts or BNAs in small or untracted counties as "NA" on the HMDA-LAR form.

For CRA purposes, 1998 is the first year that a CRA reporter may code census tracts or BNAs in any county as "NA". This option should be used if the business or farm can only provide a Rural Route or P.O. Box for their address and you are not able to determine a geocode based on the Rural Route provided.

The Income Indicator field was added to indicate the income category for each census tract-BNA, effective with the 1997 file. In 1997, for HMDA purposes only, income indicators 1 and 2 were combined to form the low or moderate category (<80% of the Median Family Income). For CRA, and for HMDA starting in 1998, the income categories are low, moderate, middle, and upper.

**The following U.S. Territories were added with the 1998 file: American Samoa, Guam, Northern Mariana Island, Palau, and the Virgin Islands. These territories are not valid for HMDA purposes (use for CRA reporting only) and the income indicator has been set to zero, since demographic data are not available.**

**For 1999, Palau was removed from the file because it signed a "contract of free association" with the U.S. and is now not a territory for CRA purposes.**

**System Title and Acronym:** HMDA/CRA: Home Mortgage Disclosure Act/Community Reinvestment Act

**Medium:** Three and one-half inch, double-sided, high density micro-computer diskette

**Descriptive File Name:** 2002 Census Data representing valid MSA/State/County/Tract-BNA combinations.

**Format:** ASCII text file with line ends

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Metropolitan Statistical Area (MSA)	1	4	4	N	9999 = State/County/Tract combination falls outside of an MSA
2. State Code	5	6	2	N	FIPS Code
3. County Code	7	9	3	N	FIPS Code
4. Census Tract	10	15	6	N	999999 = State/County is classified as small or untraced
5. Income Indicator	16	16	1	N <sup>1</sup>	Identifies low, moderate, middle, and upper income areas

<sup>1</sup>Codes:

- 0 - if tract-BNA income = 0
- 1 - if tract-BNA income < 50% of Median Family Income (MFI)
- 2 - if tract-BNA income ≥ 50% and < 80% of MFI
- 3 - if tract-BNA income ≥ 80% and < 120% of MFI
- 4 - if tract-BNA income ≥ 120%

<b>System Title and Acronym:</b>		HMDA/CRA: Home Mortgage Disclosure Act/Community Reinvestment Act
<b>Medium:</b>		Non-labeled tape
<b>Descriptive File Name:</b>		2002 Census Data representing valid MSA/State/County/Tract-BNA combinations.
<b>Format:</b>	<b>Length:</b>	16
	<b>Type:</b>	FB
	<b>Block Size:</b>	16000

Element Label	Bytes			Type*	Comments, Values, Keys, Etc.
	Starting	Ending	Length		
1. Metropolitan Statistical Area (MSA)	1	4	4	N	9999 = State/County/Tract combination falls outside of an MSA
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*Record Information*

2002	In MSA	MSA = 9999	TOTAL
TRACTS	47,220	3,556	50,776
BNAs	454	11,084	11,538
Tracts and BNAs	47,674	14,640	62,314
Small/Untraced Counties	158	2,131	2,289
Total Records on File	47,832	16,771	64,603
Total Counties (including split counties)	937	2,352	3,289